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FORM

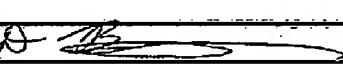
(to be used for all correspondence after initial filing)

		Application Number	10/667,851
		Filing Date	09/22/2003
		First Named Inventor	John Eugene Merkley, Jr.
		Art Unit	3692
		Examiner Name	Jennifer L. Liversedge
Total Number of Pages in This Submission	12	Attorney Docket Number	16342D1-US

## ENCLOSURES (Check all that apply)

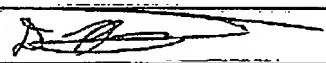
<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> After Allowance communication to Technology Center (TC)
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input checked="" type="checkbox"/> Amendment/Reply	<input type="checkbox"/> Petition	<input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> After Final	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Power of Attorney, Revocation	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Change of Correspondence Address	<input type="checkbox"/> Other Enclosure(s) (please identify below):
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Terminal Disclaimer	
<input type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> Request for Refund	
<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> CD, Number of CD(s) _____	
<input type="checkbox"/> Response to Missing Parts/ Incomplete Application		
<input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53		
<b>Remarks</b>		
This Amendment to the Office Action Dated, 10/18/2007 includes 12 pages (including this sheet).		

## SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name	Darin Bartholomew (Reg. No. 36,444)
Signature	
Date	January 18, 2008

## CERTIFICATE OF TRANSMISSION/MAILING

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Typed or printed name	Darin Bartholomew
Signature	
Date	January 18, 2008

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PATENT

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 10/667,851 Confirmation No.: 1381  
Applicant : John Eugene Merkley, Jr.  
Filed : 9/22/2003  
Art Unit : 3692  
Examiner: : Jennifer L. Liversedge  
Docket (Atty Ref.) No. : 16342D1-US  
Title : INTEGRATED FINANCIAL PROCESSING SYSTEM  
AND METHOD FOR FACILITATING AN INCENTIVE PROGRAM

Moline, IL 61265

18 January 2008

Commissioner for Patents

P. O. Box 1450

Alexandria VA 22313-1450

Amendment In Reply to Office Action, dated 10/18/2007

Sir:

In reply to the Office Action dated 10/18/2007, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 8 of this paper.